Outstanding Bank Credit against Non-Small Scale Industrial Units

4245. SHRI K. V. THANGKA BALU: Will the Minister of FINANCE be pleased to state:

(a) the number of non-small scale industrial units identified by the banks for giving financial assistance during the years 1989, 1990 and 1991, so far;

(b) the outstanding bank credit against such units; and

(c) the measures taken to recover the dues?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI DALBIR SINGH): (a) The Reserve Bank of India (RBI) has reported that under the present Data Reporting System, data relating to the number of non-small scale industrial units identified by banks for giving financial assistance is not collected.

(b) RBI has reported that, based on provisional data received from fifty scheduled commercial banks, covering about 95% of total bank credit, the outstanding credit to medium and large industry (i.e. non-small scale industry) was as follows:

(Rs. in crores)

As On	Amount
March 24, 1989	32,185
March 23, 1990	38,262
March 22, 1991	44,425

(c) The public sector banks have been instructed by RBI to review all borrowal accounts periodically. Whenever the conduct of an individual account reveals irregularities, steps are taken to regularise the advance and, if they fail, loans are recalled and various measures taken to recover the dues including resorting to legal proceedings against the borrowers and the guarantors, if any.

Bank loans to farmers in Tamil Nadu

4246. SHRI K. V. THANGKA BALU: Will the Minister of FINANCE be pleased to state:

(a) the amount of loans sanctioned and actually given by the bank in Tamil Nadu to farmers during the last three years; and

(b) the amount paid back by the farmers during the above period?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI DALBIR SINGH): (a) The amount of advances disbursed to farmers for agriculture and allied activities by all Scheduled Commercial Banks in the State of Tamil Nadu during the last three years ended June 1989 (latest available) are as under:—

Year	Rs. in crores
June 1987	506
June 1988	612
June 1989	591

(b) The data regarding recovery of direct agricultural advances of all scheduled commercial banks in the State of Tamil Nadu during the last three years ended June 1989 (latest available) are as under:—